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# Morgan Construction Mutual Relief Association

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# BY-LAWS

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Morgan Construction Mutual  
Relief Association



January, 1927

# **BY-LAWS**

## **Morgan Construction Mutual Relief Association**

### **Article I. Name**

SECTION 1. This Association shall be known as the Morgan Construction Mutual Relief Association.

### **Article II. Objects**

SECTION 1. This Association shall have for its object the raising of funds for the relief of its members when unable to work, through sickness or injury, and to pay upon the death of a member such sum to his beneficiary as hereinafter provided.

### **Article III. Meetings**

SECTION 1. The regular meeting of this Association shall be held quarterly on the third Tuesday in January, April, July and October in such place as may be decided. Notice of all special meetings shall be posted at least three working days in advance.

### **Article IV. Quorum**

SECTION 1. Eleven members shall constitute a quorum for the transaction of business.

### **Article V. Officers**

SECTION 1. The officers of this Association shall consist of a President, a Vice-



President, Secretary, Treasurer and three auditors. These seven officers shall constitute a Board of Government. They shall be elected by ballot annually at the first regular meeting in January, and shall hold office until their successors are elected. Each officer shall assume his duties at the adjournment of the meeting at which he is elected.

SEC. 2. No person shall be eligible to office in this Association who is not at the time employed by the Morgan Construction Company. In the event of an officer of the Association leaving the employ of the Company he shall automatically cease to be an officer, and the vacancy so caused shall be filled as designated in Article 5, Sec. 3.

SEC. 3. The Board of Government shall fill any vacancy that may occur among the officers or committees until the next meeting.

SEC. 4. A Nominating Committee consisting of five members shall be elected by ballot at the regular meeting in October, whose duty it shall be to nominate officers of this Association for the ensuing year.

SEC. 5. At the annual meeting in January, 1927, three trustees shall be elected, one for one year, one for two years and one for three years, and at each annual meeting thereafter one trustee for three years.

## Article VI. Duties of Officers

SECTION 1. The President shall preside at all meetings of the Association. He shall immediately notify the Visiting Committee of the sickness of or the injury to any member, and see that they attend to their duty; he shall call a special meeting when necessary or when requested to do so by ten (10) members in writing, within two working days after being notified. He shall sign all orders before they are paid, and perform such other duties as hereinafter provided.

SEC. 2. The Vice-President shall assist the President in the performance of his duties, preside in his absence, and perform such other duties as may properly be required.

SEC. 3. The Secretary shall keep a fair and impartial record of the proceedings of the Association, receive all moneys and pay the same to the Treasurer, taking his receipts therefor. He shall also keep a record of benefits paid, duration of sickness or injury and report thereon at the regular meeting in each quarter.

SEC. 4. The Treasurer shall keep an accurate account of all moneys received and paid by him, immediately pay all orders drawn upon him by the President and



attested by the Secretary; on the first day of July in each year pay to the Trustees all money in excess of Five Hundred Dollars (\$500) in his possession, and at the expiration of his term of service deliver to his successor all moneys, books, etc., belonging to the Association.

SEC. 5. The Auditors shall audit the books of the Secretary and Treasurer quarterly and return a written report of the result to the Association at each regular meeting.

SEC. 6. The Board of Government shall settle and adjust all claims, and transact any other business provided for in these By-Laws. All other business to be subject to the approval of the Association.

SEC. 7. Meetings of the Board of Government shall be held at the call of the President, or by request of three of its members in writing. Four members shall constitute a quorum.

SEC. 8. The Secretary and Treasurer shall be placed under bonds, the amount of such bonds to be decided at a regular meeting of the Association, and the expense of securing the bonds to be paid by the Association.

SEC. 9. It shall be the duty of the

Trustees to invest the surplus funds of the Association and pay to the Treasurer such sums as are required to meet the obligations of the Association. Such securities to be kept in a safety-deposit vault accessible to a majority of the Board. Investment only to be made in such securities as are legal for Massachusetts Savings Bank investment.

### **Article VII. Salaries of Officers**

SECTION 1. The officers mentioned in this article shall receive the following salaries, payable quarterly, for the faithful performance of their duties in accordance with these By-Laws.

SEC. 2. The Secretary shall receive  $2\frac{1}{2}\%$  of all dues and assessments collected.

SEC. 3. The Treasurer shall receive the sum of \$6 per annum.

### **Article VIII. Visiting Committee**

SECTION 1. The Visiting Committee shall consist of five (5) members appointed by the President quarterly, other members being appointed in special cases at his discretion. It shall be the duty of this Committee (except in cases of infectious or contagious diseases, of which a physician in good standing shall be the judge and shall act for the Committee) to visit the sick or disabled

members within forty-eight (48) hours after being notified by the President, and at least once each week, and to report the condition of the patient to the President weekly. Should any doubt exist regarding the sickness of any member, the President shall demand a certificate signed by a physician in good standing.

SEC. 2. The Board of Government may order a sick member to employ a physician in good standing, from whom a certificate shall be obtained, in order to establish his claim upon the Association; and any member refusing to comply with such orders shall forfeit his membership.

### **Article IX. Membership**

SECTION 1. An applicant for membership in this Association shall be of sound bodily health, of good character, between eighteen and fifty years of age. He must have been employed by the Morgan Construction Company for at least two months before he is eligible to membership.

SEC. 2. All applications shall be made by means of a card provided for the purpose, which may be obtained from the Secretary. This card must be filled out and properly signed by the applicant and witnessed by a

member of the Association in good standing. All applications for membership and reinstatement to be subject to approval by the Board of Government, which shall have the right to require the applicant to submit to a medical examination (at the expense of the Association) if it sees fit.

SEC. 3. Should a member leave the Morgan Construction Company he may (by notifying the Secretary within 30 days after leaving) retain his membership for a period not exceeding one year (or indefinitely if he has been a member of the Association in good standing for one year or more), provided that he remains a resident of Worcester County.

The Association, however, reserves the right to expel such a member from the Association, if he at any time enters into any employment that is considered (by the Board of Government) dangerous to his health or to make him (in their opinion) more liable to accidents or ill health than if he had remained with the Morgan Construction Company.

SEC. 4. In case membership has been forfeited owing to non-payment of dues or assessments, the delinquent member, if not over 50 years of age, may file an application



for reinstatement, accompanied by payment of all dues and assessments which have become payable since his expulsion, or he may apply as a new member.

SEC. 5. A member reinstated under Section 4 of this article shall not receive any compensation for any sickness or accident that occurred during the period of his delinquency and shall not be eligible for sick benefit for any sickness that begins within two weeks of the date of his reinstatement.

SEC. 6. A member in good standing who leaves Worcester County may, at his request, be suspended from membership for one year; and in the event of returning, he may be reinstated at any time during the period of his suspension. The reinstatement shall take effect without payment of admission fee or of any dues or assessments which may have been payable during the period of his suspension.

SEC. 7. The number of members shall not be limited.

SEC. 8. Should it be discovered that a person having become a member of this Association was, at the time of application, afflicted with any organic or chronic disease and was aware of this disability, the Board of Government, upon being informed of the

same, shall immediately proceed to investigate the complaint and shall file a written report of its investigation with the Secretary. If the complaint is confirmed, it shall be the duty of the Board of Government to expel such person from the Association forthwith, but he shall have the right to appeal this action at the next regular meeting of the Association.

SEC. 9. Membership of a new member shall become effective from the first of the month after he has been accepted by the Board.

### **Article X. Dues and Assessments**

SECTION 1. The dues of each member shall be 10 cents per week, payable in advance. The first month's dues to be paid with the initiation fee of \$2 on the first pay-day of the month in which membership starts. Subsequent dues shall be paid on the third pay-day of the month preceding the month to which they apply. A member shall forfeit all claims on the Association if dues are unpaid for four weeks; and if unpaid for three months he shall forfeit his membership.

SEC. 2. All initiation fees, dues, and assessments shall be deducted from the pay of the members of the Association at the



office of the Morgan Construction Company, who shall pay the amount so collected over to the Secretary and in return shall receive a receipt from the Secretary.

SEC. 3. A reserve fund to the amount of Ten Thousand Dollars (\$10,000) shall be created and a per capita of not less than Twenty Dollars (\$20.00) shall be maintained.

SEC. 4. All assessments must be paid within 14 days after the member is notified; otherwise the delinquent will be suspended, and if not paid within 30 days, he shall forfeit his membership in the Association.

### **Article XI. Benefits**

SECTION 1. Any member of the Association in good standing, who has been a member for two months, being unable to work through sickness or injury, shall be entitled to benefits as follows:—Beginning with the eighth day of disability and up to and including the fourteenth day, one dollar per day; beginning with the fifteenth day and up to and including the twenty-eighth day, one dollar and a half per day; thereafter one dollar per day for the succeeding nine weeks. No benefit will be paid for disability of one week or less.

SEC. 2. No person shall receive more than thirteen weeks' benefits in any fifty-two consecutive weeks. Any member having received benefits from the Association to the amount of two-hundred and seventy-three dollars (\$273.00) shall not receive any more benefits during his membership in the association, but by keeping in good standing the beneficiaries of said member shall be entitled to death benefit.

SEC. 3. Any member taken sick or being injured must notify the President within the first seven days of such sickness or injury; otherwise he will receive benefit only from the time of notification.

SEC. 4. The President upon being notified of the sickness or injury of a member is required to ascertain from the Secretary if the member is in good standing; upon receiving an affirmative answer he shall cause the Secretary to put on record the exact date of such sickness and notification.

SEC. 5. Any member of this Association having reported himself sick or injured and who is found or is known to be visiting a drinking saloon, or becoming intoxicated, forfeits all claims to benefits. No benefits shall be paid to any member whose sickness

or injury originated from intemperance or other misconduct.

SEC. 6. A member guilty of habitual intoxication forfeits all claim on this Association and shall be expelled from same.

SEC. 7. Upon the death of a member in good standing who has been a member six (6) months, there shall be paid to his beneficiary as named on his application card, a death benefit of One Hundred and Fifty Dollars (\$150).

SEC. 8. Should a member in good standing, being sick or injured, think himself able to resume work and if during the first four working days thereafter be unable to continue at such work, he shall receive the usual benefit, as though he had been continuously sick; but he shall not receive benefits for any day on which he worked at least half time.

SEC. 9. A member of this Association taken sick or injured and wishing to leave Worcester County must obtain permission from the President, in writing, communicate with him or the Visiting Committee at least once a week, and forward a physician's certificate when requested; failing to do so, he forfeits all benefits.

SEC. 10. At the annual meeting the surplus fund may be disposed of by a two-thirds vote of members present and voting.

SEC. 11. On the death of a member in good standing, the President shall provide a suitable floral tribute to be paid out of the funds of the Association, not to exceed Ten Dollars (\$10.00).

### Article XII

SECTION 1. Should a member be found willfully defrauding or attempting to defraud the Association, the Board of Government shall immediately proceed to investigate the case and shall act as provided in Article 9, Section 8, of these By-Laws.

### Article XIII

SECTION 1. This Association shall not dissolve so long as there are twenty (20) members who are willing to continue it.

### Article XIV

SECTION 1. No payment of money shall be made by the Board of Government for the benefit of any member or for any purpose except as herein provided.

SEC. 2. The Board of Government shall have the authority to organize a dance, entertainment, etc., for the purpose of raising money in case of need.



SEC. 3. The Board of Government shall have the authority to pay all legitimate expenses incurred in behalf of the Association.

### **Article XV**

SECTION 1. These By-Laws may be altered or amended from time to time by submitting the proposed alteration or amendment to the Association in writing, signed by two members of the same; and provided that it is approved by a two-thirds vote of all members present at a regular or special meeting and that it has been posted on the regular shop notice boards for at least five (5) days prior to that meeting.

### **Article XVI**

SECTION 1. Parliamentary proceedings in the meetings shall be in accordance with Cushing's Manual.

SEC. 2. The order of business for meetings of this Association shall be:

1. Reading of minutes of previous meeting.
2. Communications and bills.
3. Report of officers.
4. Report of committees.
5. Unfinished business.
6. New business.